



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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**CUSTOMER NO.: 27614**

Re: Our file: 97171-00006 Examiner: Apple, Kirsten Sachwitz  
Applicants: Steven C. Halper and Constance A. Wilson Art Unit: 1751  
Serial No.: 09/993,072  
Filing Date: 11/13/2001  
Title: Predatory Lending Detection System and Method Therefor

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Response to Office Action
2. Petition for Extension of Time Under 37 CFR 1.136(a)
3. Revocation of Power of Attorney with New Power of Attorney  
and Change of Correspondence Address
4. Statement Under 37 CFR 3.73(b)
5. Transmittal Sheet
6. Postcard Receipt

**CONDITIONAL PETITION**

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

10/16/2006  
Date

Respectfully submitted,

*Mark E. Nikolsky*

Mark E. Nikolsky  
Registration No. 48,319  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-6897  
Fax: (973) 297-6624

Check One and Complete:

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By: *Janelle Fava*  
Janelle Fava